

FILED

MAY 20 2026

**Department of Insurance
State of Idaho**

RAÚL R. LABRADOR
Attorney General

MATT STEEN – I.S.B. No. 10285
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043
Telephone No. (208) 334-4204
Facsimile No. (208) 334-4298
matt.steen@doi.idaho.gov

Attorneys for Idaho Department of Insurance

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
STATE OF IDAHO**

In the Matter of:

RONALD ROBERT HILL, an individual
making application for Reinstatement of
Idaho Resident Producer License No.
3272395.

Docket No. 18-4898-26

**STIPULATION AND FINAL ORDER
ISSUING TEMPORARY IDAHO
RESIDENT INSURANCE PRODUCER
LICENSE**

STIPULATION

COME NOW the State of Idaho, Department of Insurance (“Department”), under its implied powers to regulate all aspects of producer licensing under § 41-1016, Idaho Code, and RONDAL ROBERT HILL (“Hill”), applicant for the reinstatement of Idaho Resident Insurance Producer License No. 3272395, do hereby stipulate and agree as follows:

1. On April 14, 2022, the Department filed a Verified Complaint and Notice of Right to Hearing (“Complaint”) against Hill for violations of title 41, Idaho Code. Hill did not timely respond to the Complaint. On July 11, 2022, the Department filed an Order of Default revoking

**STIPULATION AND FINAL ORDER ISSUING TEMPORARY IDAHO RESIDENT ISNURANCE
PRODUCER LICENSE - 1**

Hill's license and imposing administrative penalties. On July 11, 2022, Hill filed a request to set aside the Order of Default and requested a hearing.

2. Prior to the hearing date, and nearly two years following the entry of the Complaint, the Department presented an offer for settlement to which Hill rejected.

3. On February 27, 2024, and on March 6-7, 2024, an administrative hearing was conducted on the matter. Hill was not represented by legal counsel.

4. On July 11, 2024, the Hearing Officer's Findings of Fact, Conclusions of Law, and Preliminary Order was filed with the Department. On November 14, 2024, the Department's Director adopted the findings of fact and conclusions of law and issued his Final Order, revoking Hill's resident producer license¹ and imposing an administrative penalty in the amount of twenty-three thousand five hundred dollars (\$23,500). Hill has made no payments toward the penalty.

5. On or about October 14, 2025, the Department received correspondence from Hill seeking the reinstatement of his previously revoked Idaho Resident Producer License No. 3272395.

6. Upon review of Hill's correspondence and related documents provided to the Department, the Department recommends that the Director reinstate Hill's resident producer license temporarily and on a provisional basis subject to the following terms and conditions:

- a. Hill acknowledges that his prior conduct was deceptive, dishonest, and harmful to the insureds of Idaho and accepts full responsibility for being the source of injury and loss to the public in this state; and
- b. Hill acknowledges that his prior conduct in response to the Department's Complaint against him, his refusal to agree to the terms and conditions of

¹ Mr. Hill voluntarily surrendered his producer license to the Department on May 30, 2024, before the Hearing Officer issued his Preliminary Order.

an offer for settlement, and his decision to not obtain legal counsel, contributed to the severity of the outcome of that matter; and

- c. Hill agrees he will comply with the Idaho Insurance Code, title 41, Idaho Code, and all rules promulgated thereunder, will abstain from deception, and will ethically practice, with honesty, and competency in all insurance transactions he engages in during the provisional period as contemplated by this Stipulation and Final Order, and at all times thereafter while licensed as an Idaho insurance producer; and
- d. Hill agrees he shall complete the application for licensure, including fingerprinting, proof of passing all required examinations, and payment of standard fees. Hill agrees that such application will be submitted in conjunction with the Criminal History Record Information Request and Release Form and its associated payment receipts. Hill agrees and understands that, pursuant to Idaho Code § 41-1016(1)(a), providing incorrect, misleading, incomplete, or materially untrue information in the license application establishes grounds for the Director to refuse to issue an insurance license; and
- e. Hill agrees he shall obtain a suitable sponsor who is a licensed producer who will assume responsibility for all actions of Hill as defined by § 41-1015(2), Idaho Code. If at any time during the pendency of the provisional period Hill's suitable sponsor withdraws, Hill must immediately seek and obtain an alternate suitable sponsor that is acceptable to the Director so that there is no gap in service in that position. Failure to do so may result in

revocation of Hill's resident producer license. The Statement of Suitable Sponsor is attached hereto as Exhibit A; and

- f. Pursuant to § 41-1015(1)(d), Idaho Code, Hill agrees that the Department's Director may issue a temporary insurance producer license for a period not to exceed one hundred eighty (180) days if the Director deems that the public interest will best be served by the issuance of the temporary license; and
- g. Pursuant to § 41-1015(2), Idaho Code, Hill agrees that the Department's Director may by order revoke the temporary license for cause at any time without the right to a prior hearing, if the interest of the insureds or the public are endangered; and
- h. Hill agrees that, no later than one hundred eighty (180) days after entry of the Order herein, Hill will submit a written explanation to the Department's Licensing Section detailing his compliance with the terms set forth herein, his professional development, and his efforts to prevent recurrence of his past violations. The Department will then determine if the temporary licensure period should be extended for an additional 180-day period or if standard licensure is appropriate; and
- i. Hill agrees he will complete a total of twenty-four (24) hours of pre-approved continuing education courses, with no less than 6 of those total hours being ethics credits, before the expiration of the first 180-day provisional period; and

- j. Hill agrees that during any and all forms of licensure (temporary or standard) he will obtain and maintain Errors and Omissions coverage for his licensed activity in Idaho. Such policy must be issued by a duly authorized insurer in Idaho. Copies of any such policy and renewals will be submitted to the Department by Hill upon execution; and
- k. Hill agrees that, should he seek nonresident licensure, he will ensure his suitable sponsor is licensed in the additional jurisdiction or obtain an additional qualified sponsor that must execute a Statement of Suitable Sponsorship containing the same requirements as stated herein; and
- l. Hill agrees that the \$23,500 administrative penalty imposed upon him in the Director's Final Order of November 14, 2024, will be paid in full as follows:
 - i. Upon entry into this Stipulation, as reflected by Hill's signature below, \$6,000 of the total penalty will be paid to the Department; and
 - ii. On or before the time Hill makes application with the Department for renewal of his standard producer license (the 2-year renewal period), the remaining \$17,500 will be paid in full to the Department;

7. As reflected by their signatures below, the Department and Hill agree that this Stipulation embodies the entire agreement between the Department and Hill and there are no agreements, understandings, representations, or warranties that are not expressly set forth herein.

8. Hill acknowledges that he has read this Stipulation and Final Order and understands its contents; that he has been given the opportunity to discuss this Stipulation and Final Order with

independent legal counsel of his choosing; and that he has entered into this Stipulation knowingly, voluntarily, and with full knowledge of any rights he may be waiving hereby.

9. This Stipulation is subject to approval by the Director or the Director's designee and shall become effective and binding upon the Department and Hill upon such approval.

10. Upon the Director's entry of the Final Order approving the Stipulation, this Stipulation and Final Order shall be a public record under the Idaho Public Records Act.

AGREED this 30th day of March 2026.



Ronald R. Hill


AGREED this 19 ^{MAY} day of March 2026.

STATE OF IDAHO
DEPARTMENT OF INSURANCE


James Eric Fletcher
Bureau Chief, Company Activities

Approved as to Form:

State of Idaho
Office of the Attorney General

By: 

Matt Steen
Deputy Attorney General
Attorneys for the Department of Insurance

FINAL ORDER

The parties hereto, namely the Idaho Department of Insurance and RONALD ROBERT HILL ("Hill") having entered into the foregoing Stipulation, and the form of the order having been approved, the Director having reviewed the same, does hereby conclude that there is a factual basis for entry of a Final Order herein.

NOW THEREFORE, based on the foregoing, and in consideration of the premises,

IT IS HEREBY ORDERED that the Stipulation set forth above, entered into between the Department and RONALD ROBERT HILL, is APPROVED and is incorporated herein as if set forth in full and made a part hereof.

IT IS FURTHER ORDERED that Idaho Resident Insurance Producer License No. 3272395, pursuant to the terms set forth in the above Stipulation, be reinstated to RONALD ROBERT HILL on a provisional basis, effective immediately. The term of such provisional period shall be determined one hundred eighty (180) days from the entry of this Final Order, unless revoked earlier.

IT IS FURTHER ORDERED that RONALD ROBERT HILL will pay to the Department a reduced penalty of \$6,000 on or before the first renewal period of the temporary license.

IT IS FURTHER ORDERED that in the event RONALD ROBERT HILL fails to comply with any term of this Stipulation and Final Order, the Department may take appropriate action at its sole discretion, including, but not limited to, immediately revoking the temporary license for cause at any time without the right to a prior hearing if the interest of the insureds or the public are endangered.

///

///

DATED this 13 day of ^{MAY} March 2026.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

**EXHIBIT A
STATEMENT OF SUITABLE SPONSOR**

State of Idaho)
 : ss
County of Ada)

NAME OF SPONSOR: DAW Howell hereby states and certifies as follows:

1. I am a licensed insurance producer in the state of Idaho, holding Idaho Resident Insurance Producer License No. 6228145. I am authorized to transact the lines of insurance business: Health LIFE in Idaho.

2. I volunteer to serve as a suitable sponsor for **ROLAND ROBERT HILL, NPN 3272395**. Mr. Hill intends to apply for a Resident Insurance Producer License in Idaho so that he can engage in the transaction of insurance.

3. I am aware of Mr. Hill's past circumstances as set forth in Docket 18-4079-22 and the Stipulation portion of this document. Notwithstanding my knowledge of those circumstances, I am willing to act as Mr. Hill's suitable sponsor, pursuant to Idaho Code § 41-1015(2), and as agreed to in the Stipulation Agreement, assuming responsibility for all of Mr. Hill's insurance-related transactions during the pendency of the temporary and provisional periods contemplated herein.

4. As Mr. Hill's suitable sponsor, I agree to report to the Department of Insurance any and all incidents or problems with Mr. Hill's conduct related to his engaging in insurance transactions that would reflect on his fitness to engage in insurance business, during the pendency of the provisional period contemplated herein.

5. As Mr. Hill's suitable sponsor, I agree to report to the Department of Insurance any and all complaints, concerns, or violation of Idaho Insurance Law, suspected or otherwise.

6. As Mr. Hill's suitable sponsor, I agree to monitor Mr. Hill's compliance with the Department of Finance payment arrangements and report to the Department of Insurance any and all lapses or failures by Mr. Hill to honor the arrangement and its terms.

7. As Mr. Hill's suitable sponsor, I agree to ensure Mr. Hill's completion and to report to the Department of Insurance, thereupon 24 hours of continuing education, including 6 hours of ethics, within the first 180-day provisional period.

8. As Mr. Hill's suitable sponsor, I agree to report to the Department, no later than two weeks after the anniversary of Mr. Hill's license issuance for the provisional period, a written explanation of Mr. Hill's professional development, compliance, and efforts to prevent recurrence of past violations, which I have observed in the past year.

9. If at any time I should decline to serve as Mr. Hill's suitable sponsor, I agree to provide thirty (30) days' advance written notice to the Department.

10. If at any time a sponsor declines to serve as Mr. Hill's suitable sponsor, Mr. Hill agrees to provide for a new sponsor who will execute a copy of this document and submit it to the Department before the expiration of the thirty (30) days' period contemplated in 9., above.

DATED this 30 day of March 2026.

President DAN HOWELL

Health Insurance Associates
Name of Sponsor: [Signature]

Subscribed and sworn to before me this 30 day of March 2026.



Tania Mejia
Notary Public for Idaho
My Commission Expires: 2-26-2030

DATED this 30th day of March 2026.

[Signature] / Ronald R Hill
RONALD ROBERT HILL

Subscribed and sworn to before me this 30 day of March 2026.



Tania Mejia
Notary Public for Idaho
My Commission Expires: 2-26-2030

NOTIFICATION REGARDING REPORTABLE PROCEEDINGS

This is considered a reportable administrative proceeding. As such, it is a public record and is public information that may be disclosed to other states and reported to companies of which you are actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the online searchable database of the Idaho Department of Insurance. You should be aware that this proceeding must be disclosed on any insurance license application and must be reported to any and all states in which you held an insurance license.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 20th day of ~~March~~ ^{MAY} 2026, I caused a true and correct copy of the foregoing STIPULATION AND FINAL ORDER ISSUING TEMPORARY IDAHO RESIDENT INSURANCE PRODUCER LICENSE upon the following by the designated means:

Ronald Robert Hill 1412 Smith Ave Nampa, ID 83651-1896	<input type="checkbox"/> Certified Mail <input checked="" type="checkbox"/> First Class Mail <input checked="" type="checkbox"/> Email: rhill8150@gmail.com
--	--



Jan Noriyuki
Paralegal